

Required Documents Checklist

This is your checklist for all of the documents that need to be compiled in order to get your mortgage going. Use it to keep track of what you already have and what you still need to get. Just check them off as you go and keep this with all of your documents until completed. Gathering all of this information is required in most cases so the sooner you can get it all together, the closer you are to buying that house!

- Past two (2) years W-2 statements
- Pay stubs covering the last (30) thirty days
- Three (3) most recent monthly bank statements
- Most recent transaction summary of 401K, IRA or Mutual Fund Accounts
- Photocopies of any stocks or certificates of deposits
- Copy of the purchase and sale agreement
- If you are currently renting, either 12 months canceled rent checks or the name and address of your current landlord
- If divorced, a fully executed divorce decree
- If refinancing, a copy of the deed and most recent tax bill
- A letter of explanation for any known credit problems

For self employed borrowers or borrowers who own rental real estate, you will need two (2) years signed personal tax returns (including all schedules). If self-employed through a corporation, the last two years corporate returns as well as a year-to-date profit and loss statement and balance sheet are required.